

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA**

IN RE:)	CHAPTER 7
)	CASE NO. <u>04-42472-NCD</u>
SCHOENIKE, LORI ANN)	
)	TRUSTEE'S FINAL REPORT AND
)	PROPOSED DISTRIBUTION
Debtor (s))	(WITHOUT NOTICE)

The undersigned Trustee submits the following Final Report and Proposed Distribution:

1. That attached hereto as Form 1 is an accounting of the trustee's disposition of all property of the estate.

2. That attached hereto as Form 2 is an itemized statement of the trustee's receipts and disbursements showing total receipts of \$1,645.58, disbursements of \$0.00, and balance on hand of \$1,645.58. The balance on hand will not remain in the estate's interest-bearing account until the date of distribution. The additional interest earned, if applicable, will be distributed pro-rata pursuant to the applicable section(s) of the Bankruptcy Code.

3. The trustee has examined all proofs of claim and all objections to such proofs have been determined by the Court or settled by the parties. The trustee has attached copies of any such orders or settlements.

4. The trustee proposes to pay the following liens, or other interests in property of the estate totaling \$_____ (not including interim disbursements reported on Form 2):

Name of <u>Entity</u>	Nature of <u>Interest</u>	Proposed <u>Payment</u>
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5. The maximum allowable trustee compensation is \$411.40. The trustee has received \$0.00 for interim compensation, and \$0.00 for reimbursement of interim expenses and requests an additional \$411.40 for final compensation and an additional \$39.00 for final reimbursement of expenses.

6. The trustee proposes to distribute the balance remaining after deduction of any amounts in paragraph 4 in accordance with 11 U.S.C. §726 as follows:

(a) \$907.90, for administrative expenses not previously disbursed, including Trustee compensation and reimbursement requested in paragraph 5, Court costs, requests by professionals, agents and committees and other expenses necessary to preserve the estate as itemized below or in Exhibit A attached hereto:

<u>Name of Entity</u>	<u>Type of Service or Expense</u>	<u>Amount Requested</u>	<u>Proposed Allowance</u>
RANDALL L. SEAVER, TRUSTEE	TRUSTEE FEES	411.40	411.40
RANDALL L. SEAVER, TRUSTEE	TRUSTEE EXPENSES	39.00	39.00
FULLER, SEAVER & RAMETTE, P.A.	TRUSTEE ATTORNEY FEES	457.50	457.50
	Total	907.90	907.90

(b) \$0.00 for priority creditors, in the order specified in §507(a) (2)-(9), as itemized below or in Exhibit B-1 attached hereto (if wage claims are paid, attach Exhibit B-2):

<u>Name of Entity</u>	<u>Claim No.</u>	<u>Priority Class</u>	<u>Amount Claimed</u>	<u>Amount to be Paid</u>
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(c) \$737.68, for unsecured creditors allowed in the total amount of \$13,974.55, yielding a dividend of 5.2787389% as itemized below or in Exhibit C attached hereto, or the dividend payable on every allowed nonpriority unsecured claim is less than \$5.00 and the trustee is treating the entire amount payable on such claims as unclaimed dividends pursuant to Local Rule 3011-1(a). The largest unsecured claim was allowed in the amount of \$6,398.11.

<u>Name of Entity</u>	<u>Claim No.</u>	<u>Amount Claimed or Allowed</u>	<u>Amount to be paid</u>
ASPIRE VISA CLASSIC	000004	4,430.08	233.85
DISCOVER BANK	000002	6,398.11	337.74
SMC	000003	3,146.36	166.09
Total		\$13,974.55	\$737.68

7. The trustee's distribution of gross receipts of \$1,645.58 from liquidation of all property of the estate is summarized below:

\$	<u>411.40</u>	a.	Trustee Compensation
\$	<u>457.50</u>	b.	Fee for Attorney for Trustee

\$	<u>0.00</u>	c.	Fee for Attorney for Debtor
\$	<u>0.00</u>	d.	Other Professionals
\$	<u>39.00</u>	e.	<u>All</u> expenses, including Trustee and Court costs
\$	<u>0.00</u>	f.	Secured Creditors
\$	<u>0.00</u>	g.	Priority Creditors
\$	<u>737.68</u>	h.	Unsecured Creditors
\$	<u>0.00</u>	i.	Other Payments, <u>except to Debtor</u> (including interests other than secured claims and exemptions to debtors--i.e. payment of a co-owner's interest in property liquidated by trustee)
\$	<u>1,645.58</u>	j.	SUBTOTAL (sum of lines a through i)
\$	<u>0.00</u>	k.	Payments to Debtor (including payments of exemptions)
\$	<u>1,645.58</u>	l.	TOTAL DISBURSEMENTS (sum of lines j and k)

8. The undersigned trustee certifies to the Court and the United States Trustee that the trustee has faithfully and properly fulfilled the duties of the office of the trustee, that the trustee has examined all proofs of claim as appropriate under the proposed distribution, that the proposed distribution, attached hereto, is proper, and consistent with the law and rules of the Court, and that the trustee has no agreement or understanding, expressed or implied, with anyone as to any division of fees in the above matter.

WHEREFORE, the trustee requests that the Final Report and Proposed Distribution be accepted.

Dated: April 11, 2007

/s/ Randall L. Seaver

RANDALL L. SEAYER, Trustee
12400 PORTLAND AVENUE SOUTH
SUITE 132
BURNSVILLE, MN 55337
(952) 890-0888

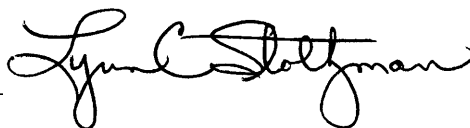
REVIEW BY UNITED STATES TRUSTEE

I have reviewed the trustee's Final Report and Proposed Distribution.

Dated: June 8, 2007

HABBO G. FOKKENA
UNITED STATES TRUSTEE
Region 12

By: _



FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 1

Case No: 04-42472 NCD Judge: Nancy C. Dreher
Case Name: SCHOENIKE, LORI ANN

Trustee Name: RANDALL L. SEAYER

Date Filed (f) or Converted (c): 04/30/04 (f)

341(a) Meeting Date: 06/01/04

Claims Bar Date: 02/08/05

For Period Ending: 04/13/07

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. BANK ACCOUNTS	35.00	286.71		286.71	FA
2. HOMESTEAD	150,000.00	0.00		0.00	FA
Debtor Claimed Exemption					
3. 1999 FORD	2,500.00	0.00		0.00	FA
Debtor Claimed Exemption					
4. HOUSEHOLD GOODS AND FURNISHINGS	1,500.00	0.00		0.00	FA
Debtor Claimed Exemption					
5. WEARING APPAREL	100.00	0.00		0.00	FA
Debtor Claimed Exemption					
6. TAX REFUNDS (u)	0.00	633.93		633.93	FA
7. PROPERTY TAX REFUND (u)	0.00	708.82		708.82	FA
8. Post-Petition Interest Deposits (u)	Unknown	0.00		16.12	FA

Gross Value of Remaining Assets

TOTALS (Excluding Unknown Values)	\$ 154,135.00	\$ 1,629.46	\$ 1,645.58	\$0.00
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(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

2004 tax refunds

Initial Projected Date of Final Report (TFR): 07/31/05

Current Projected Date of Final Report (TFR): 12/31/06

FORM 2

Page: 1

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 04-42472 -NCD
Case Name: SCHOENIKE, LORI ANN

Trustee Name: RANDALL L. SEAVER
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****1183 Money Market - Interest Bearing

Taxpayer ID No: *****2644
For Period Ending: 04/13/07

Blanket Bond (per case limit): \$ 20,248,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
11/11/04	7	Lori A. Schoenike 5219 - 5th Street NE Columbia Heights, MN 55421	Property tax refund	1224-000	100.00		100.00
12/03/04	7	Lori A. Schoenike 5219 - 5th St NE Columbia Heights, MN 55421	Property tax refund	1224-000	100.00		200.00
12/31/04	8	BANK OF AMERICA, N.A.	Interest Rate 0.100	1270-000	0.02		200.02
01/11/05	7	Lori A. Schoenike 5219 - 5th St NE Columbia Heights, MN 55421	Property tax refund	1224-000	100.00		300.02
01/31/05	8	BANK OF AMERICA, N.A.	Interest Rate 0.100	1270-000	0.02		300.04
02/13/05	7	Lori A. Schoenike 5219 - 5th St NE Columbia Heights, MN 55421	Property tax refund	1224-000	100.00		400.04
02/28/05	8	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.07		400.11
03/17/05	7	Lori A. Schoenike 5219 - 5th NE Columbia Heights, MN 55421	Property tax refund	1224-000	100.00		500.11
03/31/05	8	BANK OF AMERICA, N.A.	Interest Rate 0.250	1270-000	0.09		500.20
04/17/05	7	Lori A. Schoenike 5219 - 5th Street NE Columbia Heights, MN 55421	Property tax refund	1224-000	124.00		624.20
04/29/05	8	BANK OF AMERICA, N.A.	Interest Rate 0.250	1270-000	0.11		624.31
05/31/05	8	BANK OF AMERICA, N.A.	Interest Rate 0.250	1270-000	0.14		624.45
06/30/05	8	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.13		624.58
07/29/05	8	BANK OF AMERICA, N.A.	Interest Rate 0.250	1270-000	0.12		624.70
08/31/05	8	BANK OF AMERICA, N.A.	Interest Rate 0.600	1270-000	0.33		625.03
09/30/05	8	BANK OF AMERICA, N.A.	Interest Rate 0.600	1270-000	0.31		625.34

Page Subtotals 625.34 0.00

FORM 2

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ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 04-42472 -NCD
Case Name: SCHOENIKE, LORI ANN

Trustee Name: RANDALL L. SEAVER
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****1183 Money Market - Interest Bearing

Taxpayer ID No: *****2644
For Period Ending: 04/13/07

Blanket Bond (per case limit): \$ 20,248,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
10/31/05	8	BANK OF AMERICA, N.A.	Interest Rate 0.600	1270-000	0.32		625.66
11/30/05	8	BANK OF AMERICA, N.A.	Interest Rate 0.600	1270-000	0.31		625.97
12/30/05	8	BANK OF AMERICA, N.A.	Interest Rate 0.600	1270-000	0.32		626.29
01/31/06	8	BANK OF AMERICA, N.A.	Interest Rate 0.600	1270-000	0.32		626.61
02/28/06	8	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	0.45		627.06
03/31/06	8	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	0.53		627.59
04/28/06	8	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	0.51		628.10
05/31/06	8	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	0.54		628.64
06/07/06	6, 7	Lori A. Schoenike 5219 - 5th St NE Columbia Heights, MN 55421	Tax Refund(s)	1224-000	718.75		1,347.39
06/30/06	8	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	0.89		1,348.28
07/31/06	8	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	1.15		1,349.43
08/31/06	8	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	1.15		1,350.58
09/29/06	8	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	1.10		1,351.68
10/31/06	8	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	1.16		1,352.84
11/30/06	8	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	1.11		1,353.95
12/29/06	8	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	1.15		1,355.10
01/31/07	8	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	1.16		1,356.26
02/28/07	8	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	1.04		1,357.30
03/27/07	1	LORI SCHOENIKE 5219 - 5TH STREET NE COLUMBIA HEIGHTS, MN 55421	BANK ACCOUNT	1129-000	286.71		1,644.01
03/30/07	8	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	1.16		1,645.17
04/10/07	8	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.41		1,645.58
04/10/07		Transfer to Acct #*****4189	Final Posting Transfer	9999-000		1,645.58	0.00

Page Subtotals

1,020.24

1,645.58

FORM 2

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ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 04-42472 -NCD
Case Name: SCHOENIKE, LORI ANN

Trustee Name: RANDALL L. SEAVER
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****1183 Money Market - Interest Bearing

Taxpayer ID No: *****2644
For Period Ending: 04/13/07

Blanket Bond (per case limit): \$ 20,248,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)

COLUMN TOTALS	1,645.58	1,645.58	0.00
Less: Bank Transfers/CD's	0.00	1,645.58	
Subtotal	1,645.58	0.00	
Less: Payments to Debtors		0.00	
Net	1,645.58	0.00	

Page Subtotals 0.00 0.00

FORM 2

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ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 04-42472 -NCD
Case Name: SCHOENIKE, LORI ANN

Trustee Name: RANDALL L. SEAVER
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****4189 Checking - Non Interest

Taxpayer ID No: *****2644
For Period Ending: 04/13/07

Blanket Bond (per case limit): \$ 20,248,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
04/10/07		Transfer from Acct #*****1183	BALANCE FORWARD Transfer In From MMA Account	9999-000	1,645.58		0.00 1,645.58

COLUMN TOTALS	1,645.58	0.00	1,645.58
Less: Bank Transfers/CD's	1,645.58	0.00	
Subtotal	0.00	0.00	
Less: Payments to Debtors		0.00	
Net	0.00	0.00	

	TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
Money Market - Interest Bearing - *****1183		1,645.58	0.00	0.00
Checking - Non Interest - *****4189		0.00	0.00	1,645.58
		1,645.58	0.00	1,645.58
	(Excludes Account Transfers)	(Excludes Payments To Debtors)		Total Funds On Hand

Page Subtotals 1,645.58 0.00

PROPOSED DISTRIBUTION

Case Number: 04-42472 NCD
Debtor Name: SCHOENIKE, LORI ANN

Page 1

Date: April 13, 2007

Claim #	Payee Name	Class	Priority	Amount	Paid to Date	Claim Balance	Proposed Pymt	Funds Remaining
Beginning Balance								\$1,645.58
	RANDALL L. SEAYER COMPENSATION	Admin		\$411.40	\$0.00	\$411.40	\$411.40	\$1,234.18
	RANDALL L. SEAYER EXPENSES	Admin		\$39.00	\$0.00	\$39.00	\$39.00	\$1,195.18
000005	FULLER, SEAYER & RAMETTE, P.A.	Admin	025	\$457.50	\$0.00	\$457.50	\$457.50	\$737.68
000002	DISCOVER BANK	Unsec	070	\$6,398.11	\$0.00	\$6,398.11	\$337.74	\$399.94
000003	SMC	Unsec	070	\$3,146.36	\$0.00	\$3,146.36	\$166.09	\$233.85
000004	ASPIRE VISA CLASSIC	Unsec	070	\$4,430.08	\$0.00	\$4,430.08	\$233.85	\$0.00
<< Totals >>				\$14,882.45	\$0.00	\$14,882.45	\$1,645.58	\$0.00

Proposed distribution is dependent on the Court's rulings on administrative expenses, contest of claims, and/or objections made to this proposed distribution.

Compensation and Expenses Worksheet

Case Number: 04-42472 NCD

Debtor: SCHOENIKE, LORI ANN

1. COMPUTATION OF COMPENSATION

Total disbursements to other than the debtor are:

Pursuant to 11 U.S.C. § 326, compensation is computed as follows:			\$1,645.58
	\$1,645.58	25% of First \$5,000	\$411.40
Less -	\$1,645.58	(\$1,250 Maximum)	
Balance	\$0.00	10% of Next \$45,000	\$0.00
Less -	\$0.00	(\$4,500 Maximum)	
Balance	\$0.00	5% of Next \$950,000	\$0.00
Less -	\$0.00	(\$47,500 Maximum)	
Balance	\$0.00	3% of Balance	\$0.00
TOTAL COMPENSATION CALCULATED:			\$411.40
Less Previously Paid Compensation:			\$0.00
TOTAL COMPENSATION REQUESTED:			\$411.40

2. TRUSTEE EXPENSES

The Trustee has incurred the following expenses:

COPY: Photocopy/Duplication Expense 117 pages @ 0.25 / page	\$29.25
POST: Postage 9 each @ 0.39 / each	\$3.51
POST: Postage 1 each @ 1.56 / each	\$1.56
POST: Postage 1 each @ 4.68 / each	\$4.68
TOTAL EXPENSES CALCULATED:	\$39.00
Less Previously Paid Expenses:	\$0.00
TOTAL EXPENSES REQUESTED:	\$39.00
TOTAL EXPENSES AND COMPENSATION REQUESTED:	\$450.40

DATED: 04/13/07

SIGNED _____

TRUSTEE: RANDALL L. SEAYER

12400 PORTLAND AVENUE SOUTH

Compensation and Expenses Worksheet

Case Number: 04-42472 NCD

Debtor: SCHOENIKE, LORI ANN

SUITE 132

BURNSVILLE, MN 55337